

# Lauderhill CARES Program

## ABOUT CARES

The City of Lauderhill received funding from the Federal Government's Community Development Block Grant COVID-Related and State Housing Initiatives Partnership Programs. These funds can be used for COVID-19 Relief for businesses and residents. The City is proposing using these funds for the establishment of relief for our residents and businesses that have suffered under the implementation of a State of Emergency for the fight against the COVID-19 Pandemic. The City is recommending the Lauderhill COVID-19 Aid, Relief, and Economic Security (CARES) Program, also known as, the Lauderhill CARES Program. This program will provide funding as follows:

<b>Program Descriptions</b>	<b>Totals</b>
Residential (Rent and Mortgage Assistance – up to \$1,200 per family)	\$75,000
Business (Rent and Mortgage Assistance up to \$1,500 per business)	\$75,000
Utility Bill Assistance (COL – Water Bill Assist– up to \$200 per family/business)	\$75,000
Counseling for Business and Residences	\$75,000
	<hr/> <b>\$240,000</b>

Residents and business will be able to apply for these programs on May 4, 2020. Applications, procedures, and the eligibility process will be posted on our website and social media sites. This program will provide funding to assist our residents and businesses during this extraordinary time of economic need during the COVID-19 Pandemic. Applications will be accepted on or after May 11, 2020.

## OVERVIEW

City of Lauderhill will accept applications from households and businesses that have been financially impacted by COVID-19. Mortgage, rental, utility assistance may be provided to eligible households for up to one months. In addition to the financial assistance, the City will also provide financial counseling services for its residences and businesses.

Assistance will be provided to eligible households and businesses on a first-ready, first-served basis and a limited number of applications will be accepted based on funding availability.

Information provided by applicant(s) may be subject to Chapter 119 Florida Statutes, regarding Open Records.

It will take approximately 30 days to process a complete application package. A Grants Division staff member will contact applicants by email or mail should additional information or documentation be needed. Incomplete applications will delay the review process and failure to provided required information and/or documents may result in denial.

## PROGRAM DESCRIPTIONS

### Strategy Name: Residential Mortgage/Rental Assistance

#### Residential Assistance for Rent and Mortgages

##### Summary

Funds will be awarded to mortgage companies or landlords of eligible applicants as a one-time payment for households that have been affected by COVID-19.

##### Matrix Code

05Q – Subsistence payments

##### Program Allocation

\$75,000

##### # Applicants

up to 62 Residents

##### Eligible Households

Very-Low (50%) and Low (80%) Area Median Income

##### Maximum Award

Up to \$1,200

##### Terms

1. Repayment: Grant
2. Interest Rate: 0%
3. Default: N/A

##### Eligible Activity

One-time emergency payments on behalf of eligible families for rent/mortgage payments to prevent eviction.

Recipient Selection Criteria: Applicants will be assisted on a first-qualified, first-served basis with priorities for Special needs and very-low income categories.

#### Additional Information:

1. Award amount will vary based upon need. If the mortgage or rental amount is more than the amount being provided, the applicant will only receive the maximum award stated above or the amount of the mortgage/rent, whichever is less.
2. The dwelling unit must be located in Lauderdale.
3. Property taxes must be current for owner-applicants
4. The property to be assisted must be the primary residence of the homeowner, or must have a current lease signed by all applicable parties if rental.
5. There must be an active rental agreement/lease or mortgage statement in the applicant's name.
6. The rent or mortgage must have been current as of March 1, 2020
7. The applicant must be able to document loss of income as a direct result of COVID-19.
8. The household income must be at or below 80% Area Median Income, as prescribed by HUD.
9. Must provide mortgage statement or letter from landlord with contact and payment information.
10. Mortgage Company or landlord must present a W-9 to City before payment is rendered.
11. Payments will be made directly to the landlord or Mortgage Company, there will be no direct payments to the applicant or household members.
12. Environmental reviews, lead-based paint, and income determinations must be completed
13. Forms that require notary must be notarized prior to submittal
14. Applicants with assets of \$25,000 or more will be considered ineligible.
15. Submitted applications will be reviewed for completeness and eligibility. If staff notices that the application is not complete, a 5 day window will be given to submit the missing information. If the applicant fails to respond within the time allotted for any reason, their application will be

voluntarily withdrawn and denied. A letter to this affect will be mailed and/or emailed to the addresses on file.

16. Applicants without a mortgage are ineligible
17. Applicants with a reverse mortgage are ineligible
18. Property must not be in foreclosure or listed for short sale
19. Applicant must have access to a valid email address
20. Lauderhill employees and their immediate family are ineligible to participate in the CARES Program.
21. Applicants may apply for rental/mortgage assistance and utility bill assistance, concurrently.
22. Applicants may not apply for rental assistance and mortgage assistance, no exceptions.
23. Duplication of Benefits: In the event the applicant received, receives, or is scheduled to receive additional funds related to rental assistance as a result of COVID-19 not previously disclosed to the Grants Division, the applicant shall immediately notify the Grants Division who will determine if the funds or a portion of the funds are duplication of benefits.

#### Supporting Documents:

1. Completed application package
2. Government issued picture ID for all household members age 18 or older
3. Social security card for all household members, regardless of age
4. Copy of birth certificate, passport, or naturalization certificate for all household members
5. Court ordered dissolution of marriage and/or child support orders for all household members
6. Copies of six (6) most current consecutive paystubs for all household members age 18 or older; profit and loss statement if self-employed
7. Proof that property tax is current
8. Benefits award letters for unearned income for all household member (examples: current year social security letter, pension letter, unemployment, cash assistance, etc.)
9. Copies of six (6) most current consecutive months of bank statements
10. Copy of most current 401K, 403B, 457, or any other IRA or investment account held by all household member, if applicable.
11. Conflict of Interest form
12. Duplication of benefits form
13. Affidavit from landlord accepting the terms and conditions of the program for rental applicants
14. Primary Resident form
15. Payment history from landlord or mortgage company
16. Valid rental agreement or lease agreement signed by all parties before March 1, 2020
17. Documentation of loss of income due to COVID-19 from employer
18. Documentation of State, Federal, and/or all other funds received related to COVID-19
19. Any additional documents requested by staff for eligibility purposes.

Information provided by applicant(s) may be subject to Chapter 119 Florida Statutes, regarding Open Records.

It will take approximately 30 days to process a complete application package. A Grants Division staff member will contact you by email or mail should additional information or documentation be needed.

Incomplete applications will delay the review process and failure to provide required information and/or documents may result in denial.

### Strategy Name: Business Mortgage/Rental Assistance

Business Assistance: Summary:	Funds will be awarded to mortgage companies or landlords of non-essential eligible applicants as a one-time payment for businesses that have been affected by COVID-19.
Program Allocation:	\$75,000
Matrix Code:	18A – Economic Development Direct Financial Assistance for For-Profit Businesses
# Businesses:	Up to 50 Businesses
Eligible Businesses:	Special economic development activity for for-profit businesses that provide non-essential goods and services to communities having at least a 51% or greater low-mod income (LMI) population. Businesses providing such goods and services include: <ol style="list-style-type: none"><li>1. Non-essential businesses that have a rental or mortgage space in a designated commercial area.</li><li>2. Food service establishments that rental or mortgage space in a designed commercial area.</li></ol>
Eligible Activities:	To provide operating capital for rental/mortgage payments only to Mortgage Companies or landlords as direct financial assistance.
Maximum Award:	Up to \$1,500
Terms:	
1. Repayment: Grant	
2. Interest Rate: 0%	
3. Default: N/A	
Recipient Selection Criteria:	Applicants will be assisted on a first-qualified, first-served basis.

### Additional Information:

1. Award amount will vary based upon need. If the mortgage or rental amount is more than the amount being provided, the applicant will only receive the maximum award stated above or the amount of the mortgage/rent, whichever is less.
2. The business must be located in Lauderhill and established no less than 6 months prior to March 1, 2020.
3. Property taxes must be current
4. Must have an active Certificate of Use with the City of Lauderhill in good standing.
5. There must be an active mortgage statement or rental agreement or lease in the applicant's name.
6. The rent must or mortgage have been current as of March 1, 2020
7. The applicant must be able to document loss of income as a direct result of COVID-19.
8. Letter from landlord or Mortgage Company with contact and payment information.
9. Waiver of non-eviction from landlord accepting the terms and conditions of the grant assistance.
10. Applicant must have a valid email address
11. Property must not be in foreclosure or listed as a short sale.
12. Submitted applications will be reviewed for completeness and eligibility. If staff notices that the application is not complete, a 5 day window will be given to submit the missing information. If

the applicant fails to respond within the time allotted for any reason, their application will be voluntarily withdrawn and denied. A letter to this affect will be mailed and/or emailed to the addresses on file.

13. Environmental reviews, lead-based paint, national objectives must be completed
14. Landlord or Mortgage Company must present a W-9 to City before payment is rendered.
15. Payments will be made directly to the landlord or Mortgage Company, there will be no direct payments to the applicant.
16. Applicants without a mortgage cannot apply for this strategy.
17. Applying business must have a registered DUNS number. A DUNS Number, assigned by the company Dun & Bradstreet, is required when submitting any application for Federal funds. If your business not have a DUNS Number, please visit the DUNS & Bradstreet website at [www.dnb.com](http://www.dnb.com) or call 1-800-700-2733. The process of obtaining a DUNS Number is free of charge and should take less than 15 minutes. Example of the 13-digit number: 123456789-1234.
18. All project applicants must be registered with Systems for Award Management (SAM). If your organization has not done so already, please visit the System for Award Management website, [www.SAM.gov](http://www.SAM.gov) to register or update your organization.
19. Duplication of Benefits: In the event the applicant received, receives, or is scheduled to receive additional funds related to mortgage or rental assistance as a result of COVID-19 not previously disclosed to the Grants Division, the applicant shall immediately notify the Grants Division who will determine if the funds or a portion of the funds are duplication of benefits.
20. Businesses that derive any revenue from gambling are ineligible
21. Applicants may apply for rental/mortgage assistance and utility bill assistance, concurrently.
22. Applicants may not apply for rental assistance and mortgage assistance, no exceptions.
23. Lauderdale employees and their immediate family are ineligible to participate in the CARES Program.

#### Supporting Documents:

1. Completed application package
2. Completed Environmental Review
3. Proof that property taxes are current
4. Profit and loss statements for the past two years
5. Two (2) most current tax returns for the business
6. Conflict of Interest form
7. Proof of DUNS number
8. Affidavit of non-eviction from landlord.
9. Duplication of Benefits form
10. Waiver of non-eviction from landlord
11. Proof of ownership or copy of lease/rental agreement
12. Mortgage statement from lender
13. Valid rental agreement or lease agreement signed by all parties before March 1, 2020
14. Proof of active COU for at least 6 months
15. Documentation of loss of income due to COVID-19
16. Documentation of State, Federal, and/or all other funds received related to COVID-19

17. Lauderhill employees and their immediate family are ineligible to participate in the CARES Program.
18. Any additional documents requested by staff for eligibility purposes.

### Strategy Name: Utility Bill Assistance

#### Utility Bill Assistance Summary

Funds will be used to offer assistance to businesses and residents that are located in Lauderhill city limits with a one-time water bill payment to eligible applicants for those that have been affected by COVID-19.

#### Program Allocation Matrix Code(s)

\$75,000

05Q – Subsistence Payments for residential use only  
18A - Financial assistance for For-Profit businesses

#### # Applicants

Approximately 187 residents/ 187 businesses

#### Eligible Households

Very-Low (50%) and Low (80%) Area Median Income

#### Eligible Businesses

Special economic development activity for for-profit businesses that provide non-essential goods and services to communities having at least a 51% or greater low-mod income (LMI) population.

Businesses providing such goods and services include:

1. Non-essential businesses that have a rental or mortgage space in a designated commercial area.
2. Food service establishments that rental or mortgage space in a designed commercial area.

#### Maximum Award

Up to \$200

#### Terms

1. Repayment: Grant
2. Interest Rate: 0%
3. Default: N/A

#### Eligible Activities

Residential – One-time emergency payments on behalf of eligible families for water bill payments to prevent disconnection of services.

Businesses – To provide operating capital for water bill payments as direct financial assistance to prevent service disconnection.

#### Recipient Selection Criteria

Applicants will be assisted on a first-qualified, first-served basis with priorities for special needs and very-low income categories for residents.

### Additional Information:

24. Award amount will vary based upon need. Need is determined by the billed amount. If the utility bill is more than the amount being provided, the applicant will only receive the maximum award stated above or the amount of the bill, whichever is less.
1. The unit must be located in Lauderhill.
2. There must be an active rental agreement/lease or mortgage statement in the applicant's name.
3. The water bill must have been before as of March 1, 2020

4. Businesses must have an active certificate of use
5. The property to be assisted must be the primary residence of the homeowner, or must have a current lease signed by all applicable parties if rental.
6. Property taxes must be current
7. The applicant must be able to document loss of income as a direct result of COVID-19.
8. The household income must be at or below 80% Area Median Income, as prescribed by HUD.
9. Businesses must be located in an area that is considered a low- mod area (LMA).
10. Credits will be issued to the eligible applicants utility bill account, there will be no direct payments to applicants.
11. Applicants may apply for rental/mortgage assistance and utility bill assistance, concurrently.
12. Applicants may not apply for rental assistance and mortgage assistance, no exceptions.
13. Duplication of Benefits: In the event the applicant received, receives, or is scheduled to receive additional funds related to rental assistance as a result of COVID-19 not previously disclosed to the Grants Division, the applicant shall immediately notify the Grants Division who will determine if the funds or a portion of the funds are duplication of benefits.
14. Lauderhill employees and their immediate family are ineligible to participate in the CARES Program.

#### Supporting Documents for Residential Applicants:

1. Completed application
2. Completed Environmental Review
3. Proof that property taxes are current
4. Government issued picture ID for all household members age 18 or older
5. Social security card for all household members, regardless of age
6. Copy of birth certificate, passport, or naturalization certificate for all household members
7. Court ordered dissolution of marriage and/or child support orders for all household members
8. Copies of six (6) most current consecutive paystubs for all household members age 18 or older; profit and loss statement if self-employed
9. Benefits award letters for unearned income for all household member (examples: current year social security letter, pension letter, unemployment, cash assistance, etc.)
10. Copies of six (6) most current consecutive months of bank statements
11. Copy of most current 401, 403-B, 457, or any other IRA or investment account held by all household member, if applicable
12. Valid rental agreement or lease agreement signed by all parties before March 1, 2020
13. Documentation of loss of income due to COVID-19 from employer
14. Documentation of State, Federal, and/or all other funds received related to COVID-19
15. Any additional documents requested by staff for eligibility purposes.

#### Supporting Documents for Business Applicants:

1. Completed application
2. Completed Environmental Review
3. Proof that property taxes are current
4. Profit and loss statements for the past two years
5. Two (2) most current tax returns for the business
6. Proof of ownership or copy of lease/rental agreement



7. Documentation of loss of income due to COVID-19
8. Documentation of State, Federal, and/or all other funds received related to COVID-19
9. Any additional documents requested by staff for eligibility determination purposes.

### Strategy Name: Business and Residential Financial Counseling

Summary: Funds will provided for the use of financial counseling services for eligible Lauderhill residents and businesses. HUD-approved counseling agencies (residents) and local small business development corporations (businesses) will be used as referral agencies.

Financial Counseling	
Program Allocation	\$15,000
Matrix Code(s)	05U – Residential housing counseling services 18B - Technical assistance for businesses
Eligible Households	Very-Low (50%) and Low (80%) Area Median Income
Eligible Businesses	Special economic development activity for for-profit businesses that provide non-essential goods and services to communities having at least a 51% or greater low-mod income (LMI) population. Businesses providing such goods and services include <ol style="list-style-type: none"> <li>1. Non-essential businesses that have a rental or mortgage space in a designated commercial area.</li> <li>2. Food service establishments that rental or mortgage space in a designed commercial area.</li> </ol>
Terms	
1. Repayment: Grant	
2. Interest Rate: 0%	
3. Default: N/A	
Recipient Selection Criteria	Applicants will be assisted on a first-qualified, first-served basis with priorities for Special needs and very-low income categories for residents.

### Additional Information:

1. Same information applies as stated in the mortgage programs for both applicable mortgage strategies.

### Supporting Documents for Residential Applicants:

1. Same document requested under Mortgage/Rental Assistance Strategy, with the exception of the documents specific to rental or mortgage payments.

### Supporting Documents for Business Applicants:

1. Same documents requested under Business Mortgage/Rental Assistance Strategy, with the exception of the document specific to rental or mortgage payments